

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Michael E Zorbaugh, Jr  
Chelsie L Zorbaugh

Case No.:1-19-01135 HWV

Chapter 13

**Debtor(s)**

**NOTICE OF FINAL CURE PAYMENT**

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

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Creditor Name:	New Residential
Court Claim Number:	31
Last Four of Loan Number:	4444
Property Address if applicable:	2930 Village Square Dr

**PART 2: CURE AMOUNT**

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**Total cure disbursement made by the trustee:**

a.	Allowed prepetition arrearages:	\$74.80
b.	Prepetition arrearages paid by the trustee:	\$74.80
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$74.80

**PART 3: POSTPETITION MORTGAGE PAYMENT**

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Mortgage is/was paid directly by the debtor(s).

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**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

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Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: May 30, 2024

Respectfully submitted,

/s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Michael E Zorbaugh, Jr  
Chelsie L Zorbaugh

Case No.:1-19-01135 HWV

Chapter 13

**Debtor(s)**

**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on May 30, 2024, I served a copy of this Notice of Final Cure Payment on the following parties by 1<sup>st</sup> Class mail from Hummelstown, PA, unless served electronically.

**Served Electronically**

E. Haley Rohrbaugh, Esquire  
CGA Law Firm  
135 North George St  
York PA 17401

**Served by First Class Mail**

New Residential Mtg LLC  
PO Box 180826  
Greenville SC 29603-0826

Michael E Zorbaugh, Jr  
Chelsie L Zorbaugh  
2930 Village Square Dr  
Dover PA 17315

I certify under penalty of perjury that the foregoing is true and correct.

Date: May 30, 2024

/s/ Liz Joyce  
Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)

# Disbursements for Claim

Case: 19-01135

MICHAEL E. ZORBAUGH, JR.

NEWREZ LLC DBA SHELLPOINT MORTGAGE SERVICING  
PO BOX 10826

GREENVILLE, SC 29603-

Acct No: 4444/PRE ARREARS/2930 VIL

Sequence: 24

Modify:

Filed Date: 9/25/2019 12:00:00AM

Hold Code:

Amt Sched: \$165,894.00  
Amt Due: \$0.00

Debt: \$74.80  
Paid: \$74.80

Interest Paid: \$0.00  
Accrued Int: \$0.00  
Balance Due: \$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
<b>5200</b>	<b>NEWREZ LLC DBA SHELLPOINT MORTGAGE SERVICING</b>							
520-0	NEWREZ LLC DBA SHELLPOINT MOI		01/12/2024	2032713	\$11.69	\$0.00	\$11.69	01/19/2024
520-0	NEWREZ LLC DBA SHELLPOINT MOI		11/15/2023	2030856	\$21.72	\$0.00	\$21.72	11/22/2023
520-0	NEWREZ LLC DBA SHELLPOINT MOI		08/09/2023	2027903	\$21.80	\$0.00	\$21.80	08/16/2023
520-0	NEWREZ LLC DBA SHELLPOINT MOI		05/16/2023	2025063	\$19.59	\$0.00	\$19.59	05/23/2023
Sub-totals:					\$74.80	\$0.00	\$74.80	
Grand Total:					\$74.80	\$0.00		